

United States Bankruptcy Court
Southern District of Mississippi

In re:
Reginald Bernard Chapman
Ella Eloise Chapman
Debtors

Case No. 24-51755-KMS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: Jun 26, 2025

User: mssbad
Form ID: n031

Page 1 of 3
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Reginald Bernard Chapman, Ella Eloise Chapman, PO Box 183, State Line, MS 39362-0183
5464595	+ Community Bank of Mississippi, PO Box 265, Laurel, MS 39441-0265
5450411	Delores Chapman, 7400 Goodwin St, Citronelle, AL 36522
5450412	+ Forrest General, PO Box 16389, Hattiesburg, MS 39404-6389
5450419	+ Hattiesburg Clinic Ort, 103 Medical Park, Hattiesburg, MS 39401-9042
5450422	Lincare, PO Box 996, Blue Springs, MO 64013-0996
5450423	+ Lindcare, PO Box 690397, Orlando, FL 32869-0397
5450427	+ Oak Grove Family, 5192 Old Hwy 11, Hattiesburg, MS 39402-6222
5450432	+ Shianna Turner, 549 East Glen Ave, Auburn, AL 36830-4994

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5486898	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 26 2025 19:30:00	AmeriCredit Financial Services, Inc., dba GM Financial, PO Box 183853, Arlington, TX 76096
5452525	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 26 2025 19:30:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
5450406	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 26 2025 19:36:05	Capital One NA, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5450407	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 26 2025 19:36:06	Citibank, Po Box 790040, St Louis, MO 63179-0040
5450408	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 26 2025 19:36:10	Citibank/Exxon Mobile, Po Box 790040, St Louis, MO 63179-0040
5450410	+ Email/Text: jill.johnson@communitybank.net	Jun 26 2025 19:30:00	Community Bank, Attn: Bankruptcy, 1905 Community Bank, Flowood, MS 39232-1220
5450409	+ Email/Text: lindsay.currie@communitybank.net	Jun 26 2025 19:30:00	Community Bank, PO Box 59, Forest, MS 39074-0059
5450424	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 26 2025 19:36:10	Macy's/ DSNB, Attn: Bankruptcy, 701 E. 60th St N, Sioux Falls, SD 57104
5450413	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 26 2025 19:30:00	Gm Financial, 801 Cherry Street, Ste 3600, Fort Worth, TX 76102-6855
5450414	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jun 26 2025 19:29:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Lockbox 6112, PO Box 7247, Philadelphia, PA 19170-0001
5475142	+ Email/Text: bankruptcy@towerloan.com	Jun 26 2025 19:29:00	Gulfco of Mississippi, LLC, P.O. Box 320001, Flowood, MS 39232-0001
5450908	Email/Text: LossMitREBankruptcy@HancockWhitney.com		

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		Jun 26 2025 19:29:00	Hancock Whitney Bank, 2510 14th Street, Gulfport, MS 39501
5450415	Email/Text: LossMitREBankruptcy@HancockWhitney.com	Jun 26 2025 19:29:00	Hancock Whitney Bank, Po Box 4019, Gulfport, MS 39502
5450418	Email/Text: kristie.pope@hattiesburgclinic.com	Jun 26 2025 19:30:00	Hattiesburg Clinic, P.O. Box 3488, Tupelo, MS 38803-3488
5450417	+ Email/Text: kristie.pope@hattiesburgclinic.com	Jun 26 2025 19:30:00	Hattiesburg Clinic, 415 S 28th Ave, Hattiesburg, MS 39401-7283
5450416	+ Email/Text: kristie.pope@hattiesburgclinic.com	Jun 26 2025 19:30:00	Hattiesburg Clinic, PA, 415 S 28th Ave, Hattiesburg, MS 39401-7283
5462244	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 26 2025 19:30:00	IRS, Centralized Insolvency, P.O. Box 7346, Philadelphia, PA 19101-7346
5462871	+ Email/Text: ebone.woods@usdoj.gov	Jun 26 2025 19:30:00	IRS***, C/O US ATTORNEY, 501 EAST COURT ST, STE 4.430, JACKSON, MS 39201-5025
5469260	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 26 2025 19:30:00	Jefferson Capital Systems LLC, PO BOX 7999, St. Cloud, MN 56302-9617
5458916	+ Email/Text: RASEBN@raslg.com	Jun 26 2025 19:29:00	JPMorgan Chase Bank, N.A. s/b/m/t Chase Bank USA,, N.A. Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5450420	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jun 26 2025 19:36:05	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
5450421	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 26 2025 19:36:02	Kohl's, Po Box 3043, Milwaukee, WI 53201-3043
5450425	Email/Text: ml-ebn@missionlane.com	Jun 26 2025 19:29:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
5450426	Email/Text: bankruptcy@nationalcreditsystems.com	Jun 26 2025 19:29:00	National Credit, Attn: Bankruptcy, P.O. Box 672288, Atlanta, GA 30006
5475196	Email/Text: bankruptcy@nationalcreditsystems.com	Jun 26 2025 19:29:00	National Credit Systems, Inc., P.O.BOX 672288, Marietta, GA 30006
5450428	Email/PDF: cbp@omf.com	Jun 26 2025 19:36:06	One Main Financial Group, LLC, OneMain, PO Box 3251, Evansville, IN 47731-3251
5450429	Email/Text: bankruptcynotices@sba.gov	Jun 26 2025 19:30:00	SBA, P.O. Box 740192, Atlanta, GA 30374-0192
5450430	+ Email/Text: ebone.woods@usdoj.gov	Jun 26 2025 19:30:00	SBA, c/o US Attorney's Offi, 501 E Court St, Ste. 4.430, Jackson, MS 39201-5025
5450431	+ Email/Text: bankruptcy@bbandt.com	Jun 26 2025 19:30:00	Sheffield Financial, Attn: Bankruptcy, 214 N Tryon St, Charlotte, NC 28202-1078
5473951	Email/Text: bankruptcy@bbandt.com	Jun 26 2025 19:30:00	Sheffield Financial, a division of Truist Bank, PO Box 1847, Wilson, NC 27894-1847
5450433	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 26 2025 19:36:08	Synchrony Bank/Care, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5450435	Email/Text: bankruptcy@towerloan.com	Jun 26 2025 19:29:00	Tower Loan, Attn: Bankruptcy, Po Box 320001, Flowood, MS 39232
5450434	+ Email/Text: banko@hestark.com	Jun 26 2025 19:30:00	The Stark Agency, Attn: Bankruptcy, Po Box 45710, Madison, WI 53744-5710
5485782	Email/Text: bankruptcynotices@sba.gov	Jun 26 2025 19:29:00	US Small Business Administration, 332 S. Michigan, Suite 600, Chicago, IL 60604
5450436	^ MEBN	Jun 26 2025 19:24:59	US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001
5450437	Email/Text: twilliams@waynegeneralhospital.org	Jun 26 2025 19:29:00	Wayne General Hospital, 950 Matthew Drive,

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Waynesboro, MS 39367

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Gulfco of Mississippi, LLC, d/b/a Tower Loan of W
cr	*+	AmeriCredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
5526128	*	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2025 at the address(es) listed below:

Name	Email Address
David Rawlings	ecfnotices@rawlings13.net sduncan@rawlings13.net
David Rawlings	on behalf of Trustee David Rawlings ecfnotices@rawlings13.net sduncan@rawlings13.net
Joseph Todd McDaniel	on behalf of Creditor Gulfco of Mississippi LLC, d/b/a Tower Loan of Waynesboro jmcDaniel@towerloan.com, cedouglas@towerloan.com
Thomas Carl Rollins, Jr	on behalf of Joint Debtor Ella Eloise Chapman trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Thomas Carl Rollins, Jr	on behalf of Debtor Reginald Bernard Chapman trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 6

UNITED STATES BANKRUPTCY COURT
Southern District of Mississippi

Case No.: 24-51755-KMS
Chapter: 13

In re:

Reginald Bernard Chapman
aka Reginald Bernard Chapman Sr.
PO Box 183
State Line, MS 39362

Ella Eloise Chapman
aka Eloise Chapman
PO Box 183
State Line, MS 39362

Notice of Entry of Order Confirming Plan

The Court entered an Order on June 26, 2025 (Dkt. # 51) confirming the Debtor's Chapter 13 Plan.

The confirmation order is available for download from the court's CM/ECF system via PACER and for inspection/copying at the following locations:

Jackson Office:

Clerk, U.S. Bankruptcy Court
Southern District of Mississippi
Thad Cochran U.S. Courthouse
501 East Court Street, Suite 2.300
Jackson, MS 39201
601-608-4600

Gulfport Office:

Clerk, U.S. Bankruptcy Court
Southern District of Mississippi
Dan M. Russell, Jr. U.S. Courthouse
2012 15th Street, Suite 244
Gulfport, MS 39501
228-563-1790

Dated: June 26, 2025

Danny L. Miller, Clerk of Court